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**Art Unit 3694**

**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 10/749,696; Filing or 371(c) Date: December 31, 2003  
For: **System for Reducing Disputes of Credit Transactions**  
Inventors: CREVELING *et al.*  
Our Ref: 2348.0070000

Sir:

Transmitted herewith for appropriate action is an Amendment and Reply Under 37 C.F.R. § 1.111. This document is being filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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Enclosures

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